**PENSIONS IN** 



IS THERE HONESTY IN BUSINESS? A Question That May Lead to Educational

Reform. The story is told that Gen. Grant, while serving as President of the United States, was writing a message to Congress, when the card of a visitor was brought in. An officer on duty, knowing that he did not wish to be disturbed, and seeing a servant approaching with the card,

"Say that the President is not in." Gen. Grant was not so preoccupied but that he heard the remark, and turning around sharply said to the servant:

'Tell him no such thing. I don't lie my self, and I don't want anyone to lie for me." This is a very high moral standard, and one to which but few men attain, not only in business, but in official life. It has come to be a matter of course that men under certain circumstances are not expected to adhere to the exact truth, and yet in Holy Writ lying

is classed with what we call great crimes. "The Lord hateth a lying tongue," said the wisest of men, and again and again are we enjoined to trust not in lying words. The early Christians laid great stress upon truth-telling. We all recall how Ananias and Sapphira were struck dead for lying, and of the denunciation of those who wanted to buy the Holy Spirit for gain-what is now called joining the church to advance one's business interests. Throughout the entire Scriptures, from the first utterances of Mosaic law to the last classification by the divine John of the virtues and vices, lying and theft are classed with murder and all pol-

lutions of the flesh. A wise philosopher says that no matter under what part of the beavens they may dwell men are controlled by four or five passions always the same, which never vary in their character, no matter how they may differ in their expression.

One of these is the passion for gain, and to achieve this man will sometimes sacrifice everything that is high and worthy and noble. He will fatten on dishonesty and gild

A very distinguished American, who for many years represented a great Western State in the United States Senate, once said that the duced." moral law had no place in American politics; and when we consider the practices to which men resort to get office, the trickery, the perfidy, the violation of pledges, the reliance upon venal and corrupt methods, one is quite ready to believe that it is Machiavelli with his maxim, "The end justifies the means," rather than Christ with his admonition, "Do not evil that good may come," who rules the hearts and consciences of our officeholders from the greatest to the smallest.

The crimes perpetrated upon the American people through the world of business are of the same class. Adulterated foods and drinks, shoddy goods and watered stocks are eating the subrequired legislation through Boards and Com- 17 to the Flag Day calendar, this being the date missions in every State in the Union.

commanding the attention of our great educa- | and never returned. tors, and the question has arisen whether we have not gone too far in secularizing our public schools; whether in cramming the heads of with vitalizing moral food.

Now that home education is almost wholly neglected, and mothers have turned over to ing their children in morals, often the only training they get is the hour spent in the Sunday-school room, divided between singing | favored with contributions from her pen. songs that they never learn and a rehearsal of abstract passages of Scripture of which they

Sound moral judgment is the basic rock of human character, and upon this rock Gen. Grant was well grounded. To be honest, a man must first be truthiul; to deal honestly in business he must be well rooted in the Golden Rule. Moral teaching should form a large part mind, because a pure spirit is never associsted with an impure mind; purity of spirit, because the higher we rise in the higher life the more shall we understand that the one great object in human living is the developanimal form of life to the higher order of

beings co ordinate with the divine. The ranks of our business men are largely | N. Y., Oct. 2. recruited from our grammar schools, and the moral standard of our boys in these schools will be a very good test of what will be the moral standard of the men into whom they are to develop. The dishonest and lying boy will be the dishonest and lying man, and no number of sudden conversions can save him from

A prominent educator has been to much pains to collect data from the schools of the United States relating to instruction in morals and behavior, and quotes Commissioner Harris, of the National Bureau of Education, as authority for the statement that but one State east of the | the Loyal Home Workers. Mississippi-South Carolina-makes instruction in morals obligatory. Only Vermont, Massachusetts, Maryland, and Indiana require her school-teachers to instruct their pupils for 10 minutes each week on the duty of kindness teachers are well selected their influence is in the right direction. But here again the baleful editor. influence of politics comes in and the teacher is too often one who has no higher idea of salary-carning than to keep order and listen to a rehearsal of the studies in a prescribed

From a great number of replies from teachers,

their charge, the following are quoted. stick to the naked truth when closely cornered, Alger in the receiving line. or when a lie will belp them out."

The consensus of opinion is that the percentwhich is plain enough, as it is the middle class, have been invited. money paid them by mistake, I think 15 per | mittee, Delaware Ave. the world can be trusted when pecuniary in- be of the number and will be one of the terests are at stake." A druggist says: "When speakers under "Good of the Order." it is a matter of competition I have not found 25 per cent, of business men whose word can the Administration Room, Woman's Union higher estimate than my experience warrants." to reach the Secretary with reports or letters, A lawyer says: "I am compelled to say that I | will address him in care of Miss Ida B. McNeal. believe in mercantile affairs 40 per cent. will | 908 Main street, Buffalo, N. Y. take dishonest advantage."

of this has just consulted, say they are obliged and papers of the Secretary and Treasurer. to keep an extra force of floor-walkers on days | Additional applicants for membership in the of their great bargain sales to keep the women | Loyal Home Workers are: Mrs. Lue Stuart from carrying off their goods, and all of them | Wadsworth, Boston, Mass.; Miss l'earle Emeremploy clerks whose chief duty is to keep an | son, Spartansburg, Pa.; Miss Lulu A. White, eye on trinkets and the ribben counter. And Spartansburg, Pa.; Melvin V. Elson, Milton, these are mothers of coming business men. N. Y.

A prominent business man says: "Careful observers seem to be of one mind that in our commercial life the standard of integrity is not as high as it was five years age. These same men tell us that the standard is steadily be-

coming lower." Inasmuch as these business men are not from the criminal or pauper classes, but are the products of the American home, the American school, and American society, the question is: Have we outgrown the old-fashioned maxim, Honesty is the best policy"?

It is estimated that not less than six millions boys, out of the seventeen millions pupils now in schools and colleges, are about to be transferred to the counting-room, the factory, the great world of various and varied activities. Their morals will be subjected to severe tests. How many of them will stand the strain is the natural question that presents itself.

The confidential clerk of a great business bouse, upon being asked if the boys in the business he represented were honest, said : "Oh, the first six months they do, mechanically, what they are bidden without knowing anything about matters." The question, "And after that are they still honest?" elicited the response: "Well, after that they must know that nearly every label which they put on

goods is a lie." One of the best skilled workmen in a great Ohio manufacturing town has been out of work all Summer. He is a house-painter and was in the employ of a large concern which has been doing considerable business.

"How is it you are out of work?" was asked. "Because my employer wanted me to do poor work, and that is something I will not do for any man."

Here is a product of the public schools of which we may well be proud, and yet for men to take the course that this man has done is to take the very bread from their children's

As a rule, the working man simply does what he is told and rests the responsibility with his employer. Public sentiment has not yet been developed to the point where it stops to consider the real difference between the genuine article and the counterfeit. The result is that we will not investigate and are suffering from our own ignorance or indifference.

The battle must be fought in our public schools. While religion may not be taught, good morals must, or our liberty will fast become license, and our National independence a shame and a reproach.

Goethe, the great German poet, laid great stress upon the "Three Reverences," expressed through salutations. The arms crossed on the breast and the eyes turned heavenward with joyous expression indicated reverence for what | all right." is above. The hands folded across the back with a smiling look downward expressed reverence for what is below. The hands stretched out toward companions and a look turned toward the right meant reverence for equals and things about us.

"Out of these three reverences," said Goethe, "springs the highest reverence, reverence for one's self as the best God and nature have pro-

What is this but the fatherhood of God and the brotherhood of man, which is destined to make itself more and more felt as the conviction is forced upon us that we as a Nation have been playing with our freedom, neglecting the possibilities lying within the scope of its cultivation.-THE EDITOR.

#### COMMENTS BY CONTRIBUTORS.

Notes About What Loyal Home Workers are Doing and Saying.

Sarah E. Cain, East Weymouth, Mass., writes out of it. stance out of the American people, and have that Comrade Hill, of Boston, would add March of the very first victory for the Americans, when This subject, dishonesty in business life, is the British evacuated Boston, March 17, 1776,

Mrs. Estella N. Edgecombe, York, Neb., so long a leader in the Loyal Home Workers of that State, is one of the heirs of a large Engour children with knowledge, we have not lish estate, her grandmother having been the been wofully negligent in filling their hearts only daughter of Lady Dudley, now deceased, from whom the fortune comes.

Mrs. Emma B. Alrich, of Cawker City, Kan., is one of the three pioneer newspaper women Sunday school teachers the business of instruct- of that State doing everything about a printing office, from leader writing to type-setting. THE NATIONAL TRIBUNE has long been William E. Hoppes, Ruggles, Pa., would like to exchange pestals with his friends of the Loyal Home Workers, of which he has been five years a member. He is an Enworth League boy and the son of a veteran of Co. F.

143d Pa., now of George S. Moore Post, G.A.R. Forget-me-not Circle, of eastern New York, was organized at the home of Miss Carrie Arnold, 43 Ravine street, Rondout, Aug. 6, with of the education in our public schools. It should | the following officers and members : Pres., W. not be what religion wants, but what God R. Ordway, Milton; Sec., Effic Cainwright, wants: Purity of body, because a sound mind; Kingston; Treas., May Arnold, 43 Ravine dwells alone in a sound body; purity of street, Rondout; Members, Carrie Arnold, Lottie Arnold, Amelia Arnold, and Georgetta Arnold, all of 43 Ravine street, Rondout; Mr. Melvin Ellison, Milton, and Mr. Grover, of Walton. . The Circle has decided to hold meetings every three months, and each member enment, through successive stages, from the lower | deavor to bring a new member. The next meeting will be held at the home of the President, W. R. Ordway, River View Place, Milton,

### EIGHTH ANNUAL REUNION, L.H.W.

Nearly Time for the Pleasures of the Great Meeting.

As THE NATIONAL TRIBUNE goes to its thousands of readers this week, hundreds, perhaps thousands, of those who will be in attendance upon 31st Encampment, G.A.R., will be about to set out from their distant homes with the injunction on their lips, "Put me off at Buffalo." Among these will be members of

When they reach Buffalo many of them will assemble at the general rendezvous, which will be at the residence of Miss Ida McNeal, instruction in good behavior. Maine requires | 908 Main street, the Main street cars convey-

ing them from the general depot. The Headquarters of THE NATIONAL TRIBto birds and dumb animals. Everything is left UNE during the week will be at Hotel Iroquois, to the teacher in most schools, and where these where the Loyal Home workers will call on Monday evening to pay their respects to the

On Tuesday morning at 9 o'clock the Administration Room of the Woman's Union Building, Niagara Square, three blocks from Hotel Iroquois, will be open for their use during the week. On the same morning will be the business session, open to members only. In the concerning the truthfulness of pupils under afternoon a general program will be carried out in the hall in the second story, to which all Three teachers from Massachusetts unite in friends of THE NATIONAL TRIBUNE and saying: "About two-thirds of the boys can be Loyal Home Workers are invited. In the absolutely trusted." A teacher in a Connecti- evening there will be a reception in the same cut High School says: "Nine of the 17 boys of hall, to which a general invitation is cordially my class would, I think, be perfectly honor- extended. It is expected that when the recep- want him turned out of the bank. the President of an Eastern Academy | tion is over, the Loyal Home Workers will atsays: "O: the boys I have known in my schools | tend the reception at Music Hall, two blocks from one-fifth to one-third are fairly trust- | from their headquarters, at Miss McNeal's, worthy." A country school-teacher of 25 years' | held under the auspices of Woman's Citizens' experience says; "Five per cent., I think, is a | Committee, with President and Mrs. McKinley large estimate to make of those who would and Gen. Alger, Secretary of War, and Mrs.

On Wednesday all will assemble at the Administration Room of the Woman's Union age of the girls who lie outright is smaller than | Building and witness the great parade of the that of the boys, although petty deceit is more | Grand Army. After the parade they will atcommon among the girls; also, that the middle | tend a reception to be given by the Daughters | there are any unnecessary expenses at the social class furnish the most honest pupils, of the American Revolution, to which they

neither the very rich nor the very poor, that Thursday will be given to sight-seeing and mothers train their children in sound morals. excursions to Niagara Falls, and in the even-So much for the schools. And now for the | ing all will join in the reception to be held by larger school of business life. A banker says: | the President of the Loyal Home Workers and "Tested by the number of men who, when | the Editors of THE NATIONAL TRIBUNE at the they were secure from detection, would restore | Headquarters of the Woman's Citizens' Com-

cent, is a high estimate of the number of honest | Word comes from Senior Vice-President "Ninety per cent, of the men habitually cheat | Loyal Home Workers of that city will be repthe corporation, and esteem the cheating clever- resented at Reunion in considerable numbers, ness." A manufacturer says: "Not more than a called meeting having been held to make 10 per cent, of the men with whom I deal in | arrangements, Mrs. Alice C. Warrington will

The L.H.W. Council will meet Tuesday, at

M. Rose Jansen, Chairman of the Council. A group of dry-goods men, whom the writer has been to St. Louis and examined the records

Dr. Talmage Warns Them Against Debt and Skepti-

Temptations Which Befall Youth in City and Country-The Danger of Living Beyond One's Means-The Armor of the Lord Invulnerable.

Dr. Talmage in his sermon this week shows how running hopelessly into debt and skepticism have undone young men in town and country. The text is Prov., 7:22: "As an ox to the slaughter."

There is nothing in the voice or manner of | to slaughter. the butcher to indicate to the ox that there is death ahead. The ox thinks he is going on to a rich pasture-field of clover where all day long he will revel in the herbaceous luxuriance; but after awhile the men and boys close in upon him with sticks and stones and shouting, and drive him through bars and into a | tion. doorway, where he is fastened, and with wellaimed stroke the ax fells him; and so the anticipation of the redolent pasture-field is completely disappointed.

So many a young man has been driven on by temptation to what he thought would be paradisiacal enjoyment; but after awhile influences with darker hue and swarthier arm close in upon him, and he finds that instead of making an excursion into a garden, he has been driven "as an ox to the slaughter."

We are apt to blame young men for being destroyed when we ought to blame the influences that destroy them. Society slaughters a great many young men by the behest: be your salary, you must dress as well as others; you must give wine and brandy to as many friends; you must smoke as costly cigars; you must give as expensive entertainments, and you must live in as fashionable a boarding-house. If you haven't the money, borrow. If you can't borrow, make a false entry, or subtract here and there a bill from a bundle of bank bills; you will only have to make the deception a little while; in a few months, or in a year or two, you can make

Suppose you borrow. There is nothing wrong about borrowing money. But there are two kinds of borrowed money: Money borrowed for the purpose of starting or keeping up legitimate enterprise and expense, and money borrowed to get that which you can do

The first is right, the other is wrong. If you have money enough of your own to buy of the world's history never betrayed a young headquarters. When the charge of desertion a coat, however plain, and then you borrow man who tried to be good and a Christian. is removed, the pay accrued up to the date of money for a dandy's outfit, you have taken the Let me say in regard to your adverse first revolution of the wheel down grade. Bor row for the necessities; that may be well. Borrow for the luxuries: that tips your prospects over in the wrong direction.

The Bible distinctly says the borrower is servant of the lender. It is a bad state of things when you have to go down some other street to escape someone whom you owe. If young men knew what is the despotism of being in debt, more of them would keep

The trouble is, my friends, that people do not understand the ethics of going in debt, and that if you purchase goods with no expectation of paying for them, or go into debts which you cannot meet, you steal just so much money. If I go into a grocer's store and I buy sugars and coffees and meats with no capacity to pay for them, and no intention of paying for them, I am more dishonest than if I go into the store and when the grocer's face is turned the other way I fill my pockets with the articles of merchandise and carry off a ham!

Yet in all our cities there are families who move every May-day to get into proximity to other grocers and meat shops and anothecaries. They owe everybody within half a mile of where they now live, and next May they will move into a distant part of the city, finding a new lot of victims. Meanwhile, you, the honest family in the new house, are bothered day by day by the knocking at the door of disappointed bakers, and butchers, and dry-goods dealers, and newspaper carriers, and you are asked where your predeces-

No wonder that so many of our merchants fail in business. They are swindled into bankruptcy by these wandering Arabs, these nomads of city life.

Now, our young men are coming up in this depraved state of commercial ethics, and I am solicitous about them. I want to warn them against being slaughtered on the sharp edges of debt. You want many things you have not, my young friends. You shall have them if you have patience and honesty and industry. Certain lines of conduct always lead out to certain successes. There is a law which controls even those things that seem haphazard. Head the right way, young man, and you will come out at the right

Bring me a young man and tell me what his physical health is, and what his mental caliber, and what his habits, and I will tell you what will be his destiny for this world, and his destiny for the world to come, and I will not make five inaccurate prophecies out of the 500. All this makes me solicitous in regard to young men, and I want to make them nervous in regard to the contraction of

When a young man wilfully and of choice, having the comforts of life, goes into the contraction of unpayable debts, he knows not into what he goes. The creditors get after the debtor, the pack of hounds in full cry, and alas! for the reindeer. They jingle his doorbell before he gets up in the morning, they jingle his door-bell after he has gone to bed at night. They meet him as he comes off his front steps. They send him a postal card, or a letter, in curtest style, telling him to pay up. They attach his goods. They want cash, or a note at 30 days, or a note on demand. They call him a knave. They say he lies. They

They come at him from this side, and from that side, and from before, and from behind. and from above, and from beneath, and he is insulted, and gibbeted, and sued, and dunned, and sworn at, until he gets the nervous dyspepsia, gets neuralgia, gets liver complaint, gets heart disease, gets convulsive disorder, gets consumption. Now he is dead, and you say: "Of course, they will let him alone." Oh, no! Now they are watchful to see whether obsequies, to see whether there is any useless handle on the casket, to see whether there is | pletely cured by the Kola Plant after thirty any surplus plait on the shroud, to see whether the hearse is costly or cheap, to see whether the flowers sent to the casket have been bought by the family\_or donated, to see in whose

want him disciplined in the church. They

name the deed to the grave is made out. Then they ransack the bereft household. the books, the pictures, the carpets, the chairs, and truthful men." A railroad man says: Mary A. Silloway, of Minneapolis, that the the sofa, the piano, the mattresses, the pillow on which he died. Cursed be debt! For the sake of your own happiness, for the sake of your good morals, for the sake of your immortal soul, for God's sake, young man, as tar as possible, keep out of it.

But I think more young men are slaughtered through irreligion. Take away a young try it. be relied upon." A dealer in groceries says: Puilding, Niagara Square, at 8 o'clock a. m. man's religion and you make him the prey of "I fear that 15 per cent. of honest men is a Members of the Loyal Home Workers desiring | evil. We all know that the Bible is the only perfect system of morals. Now, if you want to destroy the young man's morals, take his Bible away. How will you do that? Well. you will caricature his reverence for the Scriptures; you will take all those incidents the best investment to which you could of the Bible which can be made mirth of-Jonah's whale, Samson's foxes, Adam's rivsthen you will caricature eccentric Christians, or inconsistent Christians, then you will pass off as your own all those hackneved arguments against Christianity which are as old as Tom Paine, as old as Voltaire, as old as sin. Now you have captured his Bible, and you have taken his strongest fortress, the way is comparatively clear, and all the gates | Mention The National Tribune.

# of his soul are set open in invitation to the sins of earth and the sorrows of death, that they may come in, and drive the stake for

their encampment What a generous and magnanimous busiup of life-boats, and taking away of fireescapes, and extiliguishing of light-houses.

I come out and say to such people:
"What are you doing all this for?"
"Oh!" they say, "just for fun." It is such fun to see Christians try to hold on to their Bibles! Many of them have lost loved ones, and have been told that there is a resurrection, and it is such from to tell them there will be no resurrection! Many of them have believed that Christ came to carry the burdens and to heal the wounds of the world, and it is such fun to tell them they will have to be their own savior! Slaughter a young man's faith in God, and there is not much more left

Now, what has become of the slaughtered? Well, some of them are in their father's or mother's house, broken down in health, waiting to die; others are in the hospital, others are in the cemetery, or, rather, their bodies are, for their souls have gone on to retribu-

Not much prospect for a young man who tion, and a Christian example set him, and | now in force. opportunity of usefulness, who gathered all his treasures and put them in one box, and then dropped it into the sea.

Now, how is this wholesale slaughter to be stopped? There is not a person who is not interested in that question. The object of my sermon is to put a weapon in each of your hands for your own defense.

First, have a room somewhere that you can call your own. Whether it be the back parlor of a fashionable boarding-house or a room in the fourth story of a cheap lodging, You must keep up appearances; whatever I care not. Only have that one room your fortress. Let not the dissipater or unclean step over the threshold. If they come up the long flight of stairs and knock at the door, has not as yet issued any order on the subject meet them face to face and kindly yet firmly of ratings, whether under the general law or refuse them admittance.

Have a few family portraits on the wall, if you brought them with you from your country home. Have a Bible on the stand. If left without the formality of a discharge, his you can afford it, and can play on one, have an instrument of music-harp, or flute, or cornet, or melodeon, or violin, or piano. Every morning before you leave that room, pray. Every night after you come home in that dier who absented himself from his comroom, pray. Let no bad book or newspaper | mand, or from hospital while suffering from come into that room.

Take care of yourself. Nobody else will take care of you. Your help will not come up two, or three, or four flights of staris; your help will come through the roof, down from heaven, from that God who in the 6,000 years worldly circumstances, in passing, that you such as clothing money and ration money. are on a level now with those who are finally to succeed. Mark my words, young man, and think of it 30 years from now. You will find that those who 30 years from now are the millionaires of this country, who are the orators of the country, who are the poets of the country, who are the strong merchants of the country, who are the great philanthropists of the country-mightiest in church and state-are this morning on a level with you, not an inch above, and you in strait-

ened circumstances now. No outfit, no capital to start with! Young man, go down to the library and get some books and read of what wonderful mechanism God gave you in your hand, in your foot, in your eye, in your ear, and then ask some odctor to take you into the dissecting-room and illustrate to you what you have rend-about, and never again commit the blaspheny of saying you have no capital to start with. Equipped! Why, the poorest young man is equipped as only the God of the whole universe could afford to equip him.

There is no class of persons that so stirs 1296, provides substantially that invalid penmy sympathies as young men in great cities. sion under the act of June 27, 1890, shall com-Not quite enough sillary to live on, and all monce from the date of filing of the first applithe temptations that come from that deficit. | cation therefor. The law has been so construed Invited on all hands to drink, and their ex- as to defeat its manifest purpose, but it is behausted nervous system seeming to demand | lieved that the present Administration will in stimulus. Their religion caricatured by the most of the clerks in the store, and most of the operatives in the factory. The rapids of temptation and death rushing against that young man 40 miles the hour, and he in a frail boat headed up stream, with nothing but a broken oar to work with. Unless Almighty God help him he will go under.

Ah! when I told you to take care of your- before the settlement of her claim, must be self you misunderstood me if you thought I | children of the soldier and not of a subsequent meant you are to depend upon human reso- marriage. lution, which may be dissolved in the foam of the wine cup, or may be blown out with the first gust of temptation. Here is the helmet, the sword of the Lord God Almighty. Clothe yourself in that panoply, and you shall not be put to confusion. Sin pays well neither in this world nor the next, but filed, right thinking, and right believing, and right acting will take you in safety through this life and in transport through the next.

O! friendless young man. O! prodigal young man. O! broken-hearted young man, discouraged young man, wounded young man, I commend to you Christ this day, the best friend a man ever had. He meets von rising in your soul; it is divinely lifted. to your father's God, to your mother's God, and this morning get the pardoning blessing. Now, while I speak, you are at the forks of the road, and this is the right road, and that is the wrong road, and I see you start on the

But I have to tell you, young man, if you by manual labor," it would seem that for twolive right and die right, that was a tame thirds "inability" the rating should be \$8. scene compared with that which will greet | C. E. C., Hampden, O.-If disability for you when from the galleries of Heaven the | which pension is drawn under the general law one hundred and forty and four thousand exists in such degree as to entitle to the \$50

done, thou good and faithful servant." And the influences that on earth you put the progress, because time itself shall be no

Asthma and Hay-Fever Cure,-Free,

We are glad to inform our readers that a sure

specific cure for Asthma and Hay-fever is found in the Kola Plant, a new botanical discovery from the Congo River, West Africa. Many sufferers report most marvelous cures from its use. Among others, Mr. Alfred C. Lewis, and the line of duty. Combs, of Martinsburg, West Va., were comyears' suffering. Mr. Lewis could not lie down at night in Hay-fever season for fear of choking, and Mr. Combs was a life-long sufferer from Asthma. Hon, L. G. Clute, of Greeley, Iowa, writes that for eighteen years he slept propped up in a chair, being much worse in Hay-fever season, and the Kola Plant cured him at once. It is truly a most wonderful remedy. If you are a sufferer we advise you to

1164 Broadway, N. Y., who to prove its power

will send a Large Case by mail free to every

it. All they ask in return is that when cured

yourself you will tell your neighbors about it.

It costs you nothing and you should surely Knows a Good Thing When He Sees It. I can't do without THE NATIONAL TRIB-UNE. Old comrades, you miss a treat if you fail to subscribe now, when you can get \$3 worth of books as a premium. It will be apply \$1. I know a good thing when I see it. I can't let this chance pass, so I renew at once.-ADAM RADER, Co. A, 47th Ky.,

Free to all Women. I have learned of a very simple home treatment which will readily cure all female disorders. It is nature's own remedy and I will gladly send it free to every suffering woman. Address Mabel E. Rush, Jollet, Illa.

Welchburg, Ky.

## PENSION POINTERS.

## ness infidelity has gone into! This splitting Inquiries Answered and Suggestions Made.

S. N. B., Rahway, N. J .- The pension appropriation act of March 2, 1895, provides "that from and after the passage of this act all peusioners now on the rolls who are pensioned at less than \$6 per month for any degree of pensionable disability shall have their pensions increased to \$6 per month; and that hereafter, when any applicant for pension would under existing rates be entitled to less than \$6 for any single disability or several combined disabilities, such pensioner shall be rated at not less than \$6 per month: Provided, also, That the provisions hereof shall not be held to cover any pensionable period prior to the passage of this act, nor authorize a recating of any claims for any part of such period, nor prevent the allowance of lower rates than \$6 per month, according to the existing practice in the Pension Office in pending cases covering any pensionable period prior to the passage of this act." The Commissioner of Pensions will send free, on restarted life with good health, and good educa- quest, a pamphlet containing all pension laws

B. D., Toledo, Wash .- To be entitled to higher rate than \$24 for disability "equivalent to the loss of a hand or foot" it must be shown that the pensioner is unable to and does not perform any manual labor of any description in consequence of disability shown to be of service origin. Specific rates for certain disabilities, as deafness and total disability of a hand, cannot be added together to make up a rating. If a hand is practically useless the rating therefor under the general law is \$30 per month, and if the arm is practically useless the rating would be \$36 per month. For disability of service origin requiring the frequent and periodical aid and attendance of another person, the rating is \$50 per month.

W. H. H., Pittsburg, Pa.—Commissioner Evans

the act of 1890. W. A. L., Manhattan, Kans,-If after May 1 1865, a soldier in the volunteer military service record at the War Department may be amended and an honorable discharge issued, under the act of March 2, 1889, if, previous to May 1, 1865, he had served an aggregate of not less than six months. Under the same law, a soldisability incurred in the line of duty, and did FISK TELEGRAPH SCHOOL, LEBANON, PENNA. not return, can have his record amended in like manner, if he can show that during the term for which he had enlisted, or during the remainder of the term that he would have been required to serve, he was physically unable to absence can be collected, as can all allowances. G. W. R., Upper Tygart, Ky .- A straight increase claim is a claim for increase of pension on account of pensioned disability. If the claim for increase is based on disability not covered by the pension certificate, it is called

a new-disability claim. In claims under the general law, the pension as to each disability commences from the date a formal claim thereon was filed in the Pension Bureau. I. I. G., Berlin Hights, O .- The question as to whether real estate purchased with pension money is exempt from liens and executions is dependent upon the law of the State where the

property is situated, C. W. B., Keokuk, Iowa. - There is no Federal statute on the subject of licenses to peddle merchandise, except possibly as to the District of Columbia. What you saw in THE NATIONAL TRIBUNE probably referred to some State law. C. M., Jacksonville, Ill .- The Board of Review of the Pension Bureau has practically the final determination (in the Pension Bureau) as to the legality of a pension claim. It is composed both of old soldiers and of men who were possibly too young for service in the late war. After a case reaches the Board it is usually taken up for consideration within 30 days. A. L., Brockwayrille, Pa. - The act of March 6

due time correct this. I. L. T., Oakthorpe, O .- Increase of pension on account of pensioned disability should com-

mence from the date of the first favorable medical examination had under the applica-J. W. M., Zanesville, O .- It is held that the children who are entitled to pension that a soldier's widow was entitled to receive, but died

A. J., Bartlett, Tenn .- It is believed that under the act of March 6, 1896, every invalid pensioner under the act of June 27, 1890, is entitled to have his pension dated from the filing of his first application under the act, if, when granted, the pension was dated from the filing of a declaration subsequent to that first

J. M., Albany, N. Y .- Under the general pension law, which is the act of July 14, 1862, and amendments, the widow of a soldier is entitled to pension from the date of his death, if his death is shown to be due to his service. If the soldier left no widow, his children under the age of 16 at his death are entitled up to the date they become 16. If the widow survived and drew pension, the soldier's children under this morning. Despise not that emotion | 16 at the date of her death or remarriage are entitled thence onward until they become 16. Look into the face of Christ. Lift one prayer II the widow died without having received pension, the children are pensionable in the same manner as though no widow survived the

soldier. P. L., St. Helena, Cal. - As \$12 per month, the maximum rate under the act of June 27, 1890. is, under present holdings, payable under that act only for "total inability to earn a support shall accord with Christ in crying, "Well rate for frequent and periodical aid and attendance of another person, the prosecution of a claim for pension on a disability of service in motion will go down from generation to would be of no advantage unless the combined origin not covered by a pension certificate wound up and handed to their children, until and attendance of another person, and thus watch and clock are no more needed to mark | entitle him to the next rate of \$72 per month. A. K. M., Hood, O .- What is referred to is

probably the decision of Assistant Secretary Davis, in the case of the widow of Wm. F. Young, which was duly noted in a recent issue | nished in any size, deliver guaranteed. of THE NATIONAL TEIBUNE. F. B. S., Lowville, N. Y .- Dependent parents | ent for any veteran. of persons who served in the military or naval service of the United States are not entitled to

nension under any law, unless the son's

death is shown to have been due to the service

C. H., Manchang, Mass. - If an invalid pensioner drawing less than \$12 per month under the general law has an additional disability not covered by his pension certificate, he has the choice of proving its origin in the service and line of duty, and possibly obtaining an aggregate rate in excess of \$12, or of filing a claim under the Act of June 27, 1890, to include the additional disability, and obtaining possibly as much as \$12 per month, without proving the origin of the disability in the ser-

send your address to the Kola Importing Co., married widows to obtain pension by special act of Congress when they have already rereader of THE NATIONAL TRIBUNE who needs ceived pension under the general law for the period of their widowhood, but it is not to be expected that any considerable number of such claims will be granted even by special act. F. C., Sibley, Iowa .- When a widow pensioner remarries leaving children of the soldier under

vice and line of duty.

Under the general pension law their pension commences from the date of the widow's remarriage, but under the act of June 27, 1890. it commences only from the date of filing the A. D. M., West Troy, N. Y .- The act of Aug.

5, 1892, provides: "That all women employed by the Surgeon-General of the Army as nurses, rendered actual service as nurses in attendance upon the sick or wounded in any regimental, post, camp, or general hospital of the armice

of the United States for a period of six months | DENSIONS IN or more, and who were honorably relieved from such service, and who are now, or may hereafter be, unable to earn a support, shall, upon making due proof of the fact, according to such rules and regulations as the Secretary of the Interior may provide, be placed upon the list of pensioners of the United States, and be entitled to receive a pension of \$12 per month, and such pension shall commence from the date of the filing of the application in the Pension Office after the passage of this act." H. A. B., Bedena, Kan .- To be entitled to

W. H. P., Holt, Mont .- No claim for pension before the Pension Bureau is considered properly presented until set out in a sworn statement and filed. A claim for rerating would probably be a proper manner of presenting a claim for the restoration of a former rate of pension which was cut down by the last Admin-

ave been his legal wife at the date of his

istration. D. N., Covett .- If the disability for which a oldier was discharged from the service was the lirect result of a wound or injury incurred in the service and line of duty, he would be regarded as though discharged for the wound or injury and entitled to bounty accordingly. S. M., Burbank, Cal.-Under the act of Feb. 3, 1879, the Quartermaster-General, War De-

partment, will furnish, free of cost, to the rail-

road station nearest to destination, suitablyinscribed headstones to mark the graves of soldlers and sailors of the United States. D. W. N., Newburyport, Mass.-A Justice of the Peace will not be recognized as attorney of record in a pension case unless he qualifies and is duly admitted to practice before the Interior

Department. S. H. D., Rossburg, N. Y.-It is not uncommon for the Pension Bureau to voluntarily reopen and allow a rejected claim upon the discovery of the manifest error in the action of rejection. If it is thought in any case that the rating allowed over any pensioned period is too low, a claim for rerating is the usual method of determining the matter.



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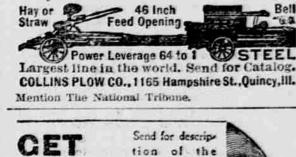
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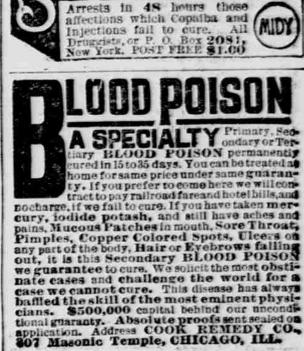
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#### THE G. A. R. JEWELRY. DESCRIPTION OF

G.A.R. Ring.-Our specialty. Copy- | G.A.R. Sleeve Buttons.-These Sleeve right. We have had made especially for us Buttons are no cheap imitation. generation, the influences you wound up disabilities so incapacitate the pensioner as to a Solid Gold Ring, with setting modeled The disk is pearl-tinted enamel, and upon handed to your children, and their influences make necessary the regular and constant aid after the Bronze Lapel Button of the G.A.R. its face, in raised work of heavy rolled go d the button is of gold, set in the onyx.

> part, either band, shank e setting. Fur-This makes a beautifu and suitable pres-

is one of the most handsome, useful and Sent as a premium for a club of 12 .ab-No. 291-Grand Army Charm-is a watch charm composed of a Grand Army enameled star in a ring of rolled gold. This

is just the thing for veterans. Free for TWO new subscribers. of rolled gold plate. At the top are the double eagles in rolled gold. Below them two rolled gold cannon lying upon a pile of enameled cannon-balls. Directly below this warranted for 10 years' constant wear. is the United States flag made of red and blue enamel and rolled gold. Attached to for a club of TEN yearly subthe flag is the star containing the various scribers. N. A., Osseo, Minn.—It is possible for re- military emblems so well known to our readers. The whole charm is about two

inches in length.

Free for a club of FOUR subscribers. No. 502. G.A.R. Watch. We have sold large numbers of this watch, and they have beautifully engraved like the center of the given entire satisfaction. The works are either WALTHAM or ELGIN, as the purchaser 16 years of age, the children are entitled to may choose. They contain seven valuable pension until they attain the age of 16. je vels, tempered st-el springs, compensating expansion b-lance, patent safety pinion, stem-winding, and pendant-setting apparatus, full plate, a dust band that excludes every particle of dust, quick train, jewel balance, porcelain dial, and all the latest and greatest improvements. The case is made of nickel silver, a composition just as handsome and durunder contract or otherwise, during the late able as coin silver. On the back of this case gold plate, designed especially for us. It is war of the rebellion, or who were employed as is the "G.A.R." badge, the emblem of glori- sent, postpaid, as a premium for a club of nurses during such period by authority which ous service. We offer this really TWO yearly subscribers. is recognized by the War Department, and who fine watch for a club of 15 It will look well on any veteran's watchyearly subscribers.

Address

The setting is made of black onyx, and plate, is the eagle, cannon and cannon-bails constituting the upper portion of the Grand Remember, this ring is not plated in any Army badge, with the letters G.A.R. engraved in a scroll beneath. The setting is also of gold plate, and by pressing on a spring the button can be taken apart, thus making it easy to adjust it in the cuffs. In short, it

vised. Sent to any address, postage prepaid-For a club of TWO new subscribers. No. 5. Nacional Watch Chain.-We have had made specially for subscribers a Watch Chain which is to be a token of per! No. 292-G.A.R. Badge Charm-made | sonal service by its wearers in defense of their country. In the center is the star of the Grand Army, and on either side are the crossed cannons. It is made of heavy rolled gold,

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This fine chain will be sent as a premium

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official G.A.R. badge. The ground is enameled in red and blue, with the figures in gold. This chain and charm will be sent to any address, free, for a

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